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COMMISSIONER OF FINANCIAL  
REGULATION  
INDUSTRY ADVISORY

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APRIL 6, 2020

**EXECUTIVE ORDER REGARDING NOTICES OF INTENT TO FORECLOSE**

On April 3, 2020, in response to the current health emergency, Maryland Governor Larry Hogan issued an executive order number 20-04-03-01 (“the Order”) which includes in-part the following:

To avoid the serious health, welfare, and safety consequences that may result if Marylanders lose their housing as a result of COVID-19, it is necessary and reasonable to impose a moratorium on certain evictions and *prevent the initiation of residential foreclosures*...

No Initiation of Residential Foreclosures. The Commissioner is hereby ordered to suspend the operation of the Commissioner’s Notice of Intent to Foreclose Electronic System, and to discontinue acceptance of Notices of Intent to Foreclose until the state of emergency is terminated and the catastrophic health emergency is rescinded.

In accordance with the Order, the Commissioner is suspending operation of the Notice of Intent to Foreclose Electronic System (“the System”) effective Friday, April 10, 2020, at 5 p.m. Eastern Daylight Time, and no new NOI submissions will be accepted through the System during the pendency of the state of emergency and the catastrophic health emergency.

**NOTE:** The System will remain functional until Friday solely to accommodate submissions of notices of intent to foreclose which were sent to consumers *prior* to the Governor’s issuance of the Order. See Code of Maryland Regulations (COMAR) 09.03.12.02E, which allows the sender of a notice of intent to foreclose up to five business days to submit the notice to the Commissioner through the System.

A copy of the Order is available [here](#).

Please visit our website at [labor.maryland.gov/finance](http://labor.maryland.gov/finance) for additional COVID-19 related resources.



Office of the Commissioner of Financial Regulation  
Maryland Department of Labor